

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:
Michael B. Goldsboro & Annina Goldsboro,

Debtors.



Order Filed on December 21, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 14-14562-ABA

Adv. No.:

Hearing Date: 12/12/2017 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: December 21, 2017


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Michael B. Goldsboro & Annina Goldsboro

Case No: 14-14562-ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property known as 576 West Oak Road, Vineland, NJ 08360 and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 1, 2017, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditors for payments due March 2017 through November 2017 for a total post-petition default of \$15,977.06 (3@ \$1,861.47, 6 @ \$1,860.31, less suspense balance of \$769.21; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall bring the account current by January 15, 2018 by submitting full payment of the post-petition arrears in the amount of \$15,977.06 directly to Secured Creditor; and

It is further **ORDERED, ADJUDGED and DECREED** that these funds are necessary to prevent an imminent foreclosure; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume December 1, 2017, directly to Secured Creditor (Note: the amount of the monthly payment is subject to change according to the terms of the note); and

It is further **ORDERED, ADJUDGED and DECREED** that absent these funds, a foreclosure action is imminent; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees which are to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.